

October 23, 2022

VIA EMAIL: David.King@cityofchicago.org

David L. Collier-King
Chicago Department of Planning and Development
Recovery Team Program Manager (DPD and We Will Outreach and Engagement Manager)
City Hall, Room 1000
121 N. LaSalle St.
Chicago, IL 60602

Dear Mr. Collier-King:

On behalf of Housing Opportunities and Maintenance for the Elderly (H.O.M.E.), I submit these comments to the We Will Chicago draft plan, particularly focused on the Housing & Neighborhoods and Civic & Community Engagement pillars. I also completed the online surveys for these two pillars. This memo is intended to supplement those responses.

My comments are informed by H.O.M.E.'s 40 years of experience in owning and operating three intergenerational affordable buildings in Chicago, intentionally housing under one roof older adults in private apartments, some families with children, and, in a communal wing, 12-15 seniors who share meals and activities together with younger adults who live and work part-time in the building as Resident Assistants. All residents are 30% AMI on average. H.O.M.E. also provides housing support services in the neighborhoods, mostly on the south and west sides, for low-income seniors: home repair for homeowners, a shopping bus, and moving assistance.

H.O.M.E.'s philosophy is that since life does not segregate by age, neither should housing or neighborhoods. It is for this reason that H.O.M.E.'s vision is of a Chicago in which people of all ages live together in a way that supports older adults' connection to the larger community. Serving over 550 predominantly older people annually in a supportive environment that recognizes their gifts as well as their needs is H.O.M.E.'s particular expertise.

H.O.M.E. recommends that the City make as a priority the integration of housing and neighborhoods through a combination of preservation strategies, mixed-income new construction, and a significant increase of housing vouchers. In this way, Chicago's low-income housing stock will be integrated throughout the City. This also must include reparative justice strategies that allow the Black population to live in neighborhoods that formerly redlined them. As the Duke University study of the Chicago housing market demonstrated in [The Plunder of Black Wealth](#) (2019), Black families had between \$3.2 and \$4 billion stolen from them through predatory contracts – and more recently, through predatory lending and the foreclosure crisis.



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H.O.M.E. helps Chicago's low-income seniors to live independent and socially engaged lives by providing intergenerational housing, home repair services, a shopping bus, moving assistance, and caring volunteers.

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The following are specific recommendations:

- **Older adults should be explicitly targeted by the Affordable Requirements Ordinance (ARO)** along with families with children and people with disabilities. According to the De Paul Institute for Housing Studies, more than one in four (27.3%) of senior households (aged 65 and older) are concentrated in the lowest cost neighborhoods, as of 2018. This is a 15% increase over 2010. From H.O.M.E.'s experience in providing repair services to low-income senior homeowners south of North Avenue (including as a Chicago contractor in the Small Accessible Repairs for Seniors, or SARFS, Program), a Shopping Bus for 30 seniors buildings include 10 Chicago Housing Authority buildings, and Moving Assistance for seniors who are moving within the City, this population is overwhelmingly Black. Housing older adults is integral to racial equity.

I know from experience that affordable senior housing is problematic from a fair housing standpoint in predominantly white municipalities because of the disparate racial impact in prioritizing current residents. But in Chicago, this is not the case. There truly is a dire shortage of decent, accessible rental or ownership housing for low-income seniors in every neighborhood. Moreover, in long-disinvested neighborhoods that are also food or transportation deserts, housing options for seniors that enable them to age in place or in their neighborhoods are nearly non-existent.

In addition, creating housing for people of any income that prioritizes “young professionals” and “empty nesters” without being *per se* senior housing discriminates against families with children.

- **Provide incentives and financing for intergenerational, communal housing.** H.O.M.E. recommends incentives for intergenerational housing and models of communal or co-housing for older and younger adults. This would allow for integration at the level of the community as well as the building itself. It is a win-win model that not only provides affordable, safe, and accessible housing, but community for otherwise isolated younger and older adults, and – for the young adult – a job as a Resident Assistant too.
- **Incorporate “Housing First” goals in the We Will Chicago plan.** Too many Chicagoans experiencing homelessness are relegated to nursing homes even when they are not ill. We would urge that leasing and marketing of ARO units include individuals who are unstably housed. They need housing first and perhaps solely.
- **Ensure that affordable housing is affordable in perpetuity.** Nowhere in the report is it mentioned that unless there is a deed restriction or the housing is part of a Community Land Trust, affordability periods generally expire in 15 to 30 years, based on the finance mechanism. That is unacceptable, given that this is about

market-rate housing. We recommend either having a CLT own and manage the inclusionary units for the developer (as Community Partners for Affordable Housing does in Highland Park and other suburbs) or establish a deed restriction.

- **Ensure housing is available for families with children throughout the City.** The ARO units in higher income areas should accommodate families, not “young professionals” and “empty nesters.”
- **Improve enforcement of fair housing and landlord/tenant laws.** There’s little point to having civil rights on the books if the City does not enforce these, or educate real estate professionals and the public.
- **Make the expansion of “aging in community” programs and policies a top spending priority, especially in historically disinvested neighborhoods.** Funding for home repairs to help seniors and people with disabilities remain in their homes such as SARFS is woefully inadequate. It covers too few repairs, and there’s virtually no funding for ramps, roofs, porches, furnaces, and sewage systems to make a meaningful dent in the low quality of life too many people are living on a daily basis. Since the pandemic shut-down ended, seniors are even more setback in the need for repairs. ***This past year, H.O.M.E. has completed an average of 9 repairs per senior home (on the south and west sides exclusively), compared to a prior average of 6 repairs, a 67% increase.*** The City can also be incentivizing cross-systems collaboration between hospitals, housing groups, caregivers, and senior groups to make aging in community feasible. This will also **address the “death gap,”** as Dr. David Ansell of Rush describes it, between the life expectancies between people in low-income and wealthy neighborhoods.
- **Focus on increase public or communal spaces throughout the City to incentivize engagement and community.** New buildings should have community rooms, patios, gardens, playgrounds and other spaces for people to gather across age, religious, income, race, LGBTQ+ and other groups. This is what Jane Jacobs called “social seams.” For Chicago to thrive, it needs social seams for people to gather safely and eliminate social isolation.

Thank you for your thoughtful consideration of these recommendations. Please feel free to contact me at (773) 279-2711 or GailS@HOMEseniors.org with any questions. We appreciate Mayor Lightfoot’s commitment to a Chicago “where people, businesses, and communities thrive, and where all residents can live in healthy, safe communities and feel a sense of belonging.”

Sincerely,



Gail Schechter
Executive Director